

Information to identify the case:

Debtor 1

Justin R. Kastelic

Social Security number or ITIN xxx-xx-1908

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 19-23159-CMB

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin R. Kastelic

12/13/24**By the court:** Carlota M Bohm
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Justin R. Kastelic
Debtor

Case No. 19-23159-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 13, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Justin R. Kastelic, 27 Meade Drive, Latrobe, PA 15650-1016 |
| 15102692 | + Latrobe Federal Credit Union, 1812 Ligonier St., Latrobe, PA 15650-2917 |
| 15122728 | + Latrobe Federal Cu, 1812 Ligonier St, Latrobe, PA 15650-2917 |
| 15122730 | + Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder, Pittsburgh, PA 15212-5866 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Dec 14 2024 04:33:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 13 2024 23:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Dec 14 2024 04:33:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 13 2024 23:40:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: RASEBN@raslg.com | Dec 13 2024 23:40:00 | Lakeview Loan Servicing, LLC., RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| 15102689 | Email/Text: caineweiner@ebn.phinsolutions.com | Dec 13 2024 23:40:33 | Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413 |
| 15102690 | + EDI: CCS.COM | Dec 14 2024 04:33:00 | Credit Coll, Po Box 607, Norwood, MA 02062-0607 |
| 15102691 | + Email/Text: SAABankruptcy@fcbanking.com | Dec 13 2024 23:40:00 | First Commonwealth Ban, 600 Philadelphia St, Indiana, PA 15701-3904 |
| 15179755 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Dec 13 2024 23:40:00 | Lakeview Loan Servicing, LLC, Loancare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068 |
| 15622565 | + Email/Text: nsm_bk_notices@mrcooper.com | Dec 13 2024 23:40:00 | Lakeview Loan Servicing, LLC, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096 |
| 15519642 | Email/Text: nsm_bk_notices@mrcooper.com | Dec 13 2024 23:40:00 | Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741 |

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| | | | |
|----------|--|----------------------|---|
| 15136138 | EDI: AGFINANCE.COM | Dec 14 2024 04:33:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15102693 | + EDI: AGFINANCE.COM | Dec 14 2024 04:33:00 | Onemain, Po Box 1010, Evansville, IN 47706-1010 |
| 15143005 | + EDI: LCIPHMMRGT | Dec 14 2024 04:33:00 | PLAZA HOME MORTGAGE, INC, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL NJ 08054-4637 |
| 15118728 | + Email/Text: ebnpeoples@grblaw.com | Dec 13 2024 23:40:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 15102694 | + EDI: LCIPHMMRGT | Dec 14 2024 04:33:00 | Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624 |
| 16457451 | + Email/Text: nsm_bk_notices@mrcooper.com | Dec 13 2024 23:40:00 | Rushmore Servicing, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096 |
| 15126944 | + Email/Text: bankruptcy@firstenergycorp.com | Dec 13 2024 23:40:00 | West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Lakeview Loan Servicing, LLC |
| cr | | LoanCare et al |
| cr | | NATIONSTAR MORTGAGE LLC |
| cr | | Plaza Home Mortgage, INC |
| cr | | Rushmore Servicing |
| cr | *+ | LAKEVIEW LOAN SERVICING, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| cr | *+ | Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917 |
| cr | *+ | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15122725 | *P++ | CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413 |
| 15122726 | *+ | Credit Coll, Po Box 607, Norwood, MA 02062-0607 |
| 15122727 | *+ | First Commonwealth Ban, 600 Philadelphia St, Indiana, PA 15701-3904 |
| 15122729 | *+ | Onemain, Po Box 1010, Evansville, IN 47706-1010 |
| 15122731 | *+ | Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624 |
| 15122732 | *+ | Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| 15102695 | ##+ | Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |

TOTAL: 5 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brent J. Lemon | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com |
| Charles Griffin Wohlrab | on behalf of Creditor Lakeview Loan Servicing LLC. bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com |
| Christopher A. DeNardo | on behalf of Creditor Lakeview Loan Servicing LLC. logsecf@logs.com |
| Corey J. Sacca | on behalf of Debtor Justin R. Kastelic csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com |
| Kevin M Buttery | on behalf of Creditor Lakeview Loan Servicing LLC. kbuttery@rascrane.com |
| Kevin Scott Frankel | on behalf of Creditor LoanCare et al pabk@logs.com logsecf@logs.com |
| Michelle L. McGowan | on behalf of Creditor Rushmore Servicing mimcgowan@raslg.com |
| Michelle L. McGowan | on behalf of Creditor Lakeview Loan Servicing LLC mimcgowan@raslg.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com |
| Seth Penner | on behalf of Creditor Latrobe Federal Credit Union covellilawoffices@yahoo.com |
| Sindi Mncina | on behalf of Creditor Lakeview Loan Servicing LLC. smncina@raslg.com |
| Stephen Russell Franks | on behalf of Creditor Lakeview Loan Servicing LLC. amps@manleydeas.com |
| Stephen Russell Franks | on behalf of Creditor Lakeview Loan Servicing LLC amps@manleydeas.com |
| Thomas Song | on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com |

TOTAL: 16